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February 22, 2005

Commissioner for Patents Mail Stop Amendment P.O. Box 1450 Alexandria, Virginia 22313-1450 **VIA FIRST CLASS MAIL**

Re:

Response to Office Action

Title:

SYSTEM, METHOD AND ARTICLE OF MANUFACTURE

FOR PROPENSITY-BASED SCORING OF INDIVIDUALS

Serial Number:

09/816,813

Our File Number:

44000/04227

Dear Sir:

On behalf of our client, we enclose the following documents in response to the Official Action dated October 20, 2005:

- 1. Transmittal Form;
- 2. Fee Transmittal Form;
- 3. Petition for Extension of Time Under 37 CFR 1.136(a)
- Check in the amount of \$60.00 for the one-month extension fee; and 4.
- Amendment and Response to Office Action 5.

Commissioner of Patents S/N: 09/816,794 February 22, 2005

Page 2

The Commission is hereby authorized to charge any additional fees that may be required or credit any overpayment, without specific authorization, to Deposit Account Number 03-0683. A duplicate of this letter is enclosed.

Also enclosed is an addressed, stamped postal card that we request you return to this office acknowledging your receipt of these materials.

Yours very truly,

Andrew C. Greenber

ACG/dsb Enclosures

cc:

Phoenix Marketing International

CERTIFICATE OF MAILING

FIRST CLASS MAIL

Date of Deposit: February 22, 2005

I hereby certify that this correspondence and enclosures are being deposited with the United States Postal Service, First Class Mail, under 37 CFR 1.10, on the date indicated above and addressed to Commissioner for Patents, Mail Stop Amendment, P.O. Box 1450, Alexandria, Virginia 22313-1450.

Andrew C. Greenberg, Attorney of Record

Date

FEB 2 5 2005 &

PTO/SB/21 (09-04)
Approved for use through 07/31/2006. OMB 0651-0031
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMEDCE

Sunder the Web provork Reduction Act of 1995, no pe	ersons are required to respond to a co	lection of informa	ation unless it	displays a valid OMB control number.			
	Application Number	09/816,813					
TRANSMITTAL	Filing Date	March 22, 2001					
FORM	First Named Inventor	Allen R. DeCol	. DeCotiis				
	Art Unit	3621					
(to be used for all correspondence after initial filing)	Examiner Name	Calvin L. Hewi	itt, II				
Total Number of Pages in This Submission 28	Attorney Docket Number	44000/04227					
ENCLOSURES (Check all that apply)							
Fee Transmittal Form Fee Attached Amendment/Reply After Final Affidavits/declaration(s) Extension of Time Request Express Abandonment Request Information Disclosure Statement Certified Copy of Priority Document(s) Reply to Missing Parts/ Incomplete Application Reply to Missing Parts under 37 CFR 1.52 or 1.53	Drawing(s) Licensing-related Papers Petition for worth a Petition to Convert to to	n Address	Appeal of Appeal (Appeal (Appeal Proprie	Enclosure(s) (please Identify :			
SIGNATUR	E OF APPLICANT, ATTO	RNEY, OR	AGENT				
Firm Name CARLTON FIELDS, P.A.							
Signature							
Printed name Andrew C. Greenberg							
Date February 22, 2005		Reg. No. 38	8476				
CERTIFICATE OF TRANSMISSION/MAILING							
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:							
Signature							
Typed or printed name Andrew C. Geenberg Date 2/22/05							

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

2.5 2005 co: Under the Paperwork Reduction Act of 1995, no persons are required to re	A U.S. Patent and Tra	pproved for use through 07/3 demark Office; U.S. DEPART	PTO/SB/17 (12-04v2) 1/2006. OMB 0651-0032 MENT OF COMMERCE			
Effective on 12/08/2004.	Complete if Known					
Fees purcoant to the Consolidated Appropriations Act, 2005 (H.R. 4818).	Application Number					
TRANSMITTAL	Filing Date	09/815,813 March 22, 2001				
For FY 2005	First Named Inventor	Allen R. DeCotiis, et al.				
	Examiner Name	Calvin L. Hewitt, II				
Applicant claims small entity status. See 37 CFR 1.27	Art Unit	3621				
TOTAL AMOUNT OF PAYMENT (\$) 60.00	Attorney Docket No.	44000/04227				
METHOD OF PAYMENT (check all that apply)						
Check Credit Card Money Order Other (please identify):						
Deposit Account Deposit Account Number: 0306083 Deposit Account Name: Carlton Fields, P.A.						
For the above-identified deposit account, the Director is hereby authorized to: (check all that apply)						
Charge fee(s) indicated below Charge fee(s) indicated below, except for the filing fee						
Charge any additional fee(s) or underpayments of fee(s)						
under 37 CFR 1.16 and 1.17 WARNING: Information on this form may become public. Credit card int			e credit card			
information and authorization on PTO-2038.						
FEE CALCULATION						
1. BASIC FILING, SEARCH, AND EXAMINATION FEES	NOU FEED EVA	MINIATION EEEC				
FILING FEES SEAF <u>Small Entity</u>	Small Entity	MINATION FEES Small Entity				
Application Type Fee (\$) Fee (\$)	Fee (\$) Fee	(\$) Fee (\$)	Fees Paid (\$)			
Utility 300 150 500	250 20	_				
Design 200 100 100	50 13					
Plant 200 100 300	150 16	_				
Reissue 300 150 500	250 60	• • •				
Provisional 200 100 0	0	0 0 _	-U F-44.			
2. EXCESS CLAIM FEES Small Entity Fee Description Fee (\$)						
Each claim over 20 (including Reissues)		50	25			
Each independent claim over 3 (including Reissues)		200	100 180			
Multiple dependent claims Total Claims	e Paid (\$)	360 Multiple Depen	·			
- 20 or HP = x =	o i did (v)	Fee (\$)	Fee Paid (\$)			
HP = highest number of total claims paid for, if greater than 20.	Poid (\$)	·				
-3 or HP = X =	e Paid (\$)					
HP = highest number of independent claims paid for, if greater than 3.						
3. APPLICATION SIZE FEE If the specification and drawings exceed 100 sheets of paper (excluding electronically filed sequence or computer						
listings under 37 CFR 1.52(e)), the application size fee due is \$250 (\$125 for small entity) for each additional 50						
sheets or fraction thereof. See 35 U.S.C. 41(a)(1)(G) and 37 CFR 1.16(s). Total Sheets Extra Sheets Number of each additional 50 or fraction thereof Fee (\$) Fee Paid (\$)						
- 100 = / 50 = (round up to a whole number) x =						
4. OTHER FEE(S) Non-English Specification, \$130 fee (no small entity discount) Fees Paid (\$)						
Other (e.g., late filing surcharge): One Mooth Extension to File Amendment and Response to Office Action \$60.00						
SUBMITTED BY	Registration No.	Telephone (o	40) 000 7000			

° (813) 223-7000 (Attorney/Agent) 38576 Signature Date 2/22/05 Greenberg Name (Print/Type) Andrew

This collection of information a required by 37 CFR 1.136. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 30 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, form soll 1 800 RTO 2010 and solve to extra 2